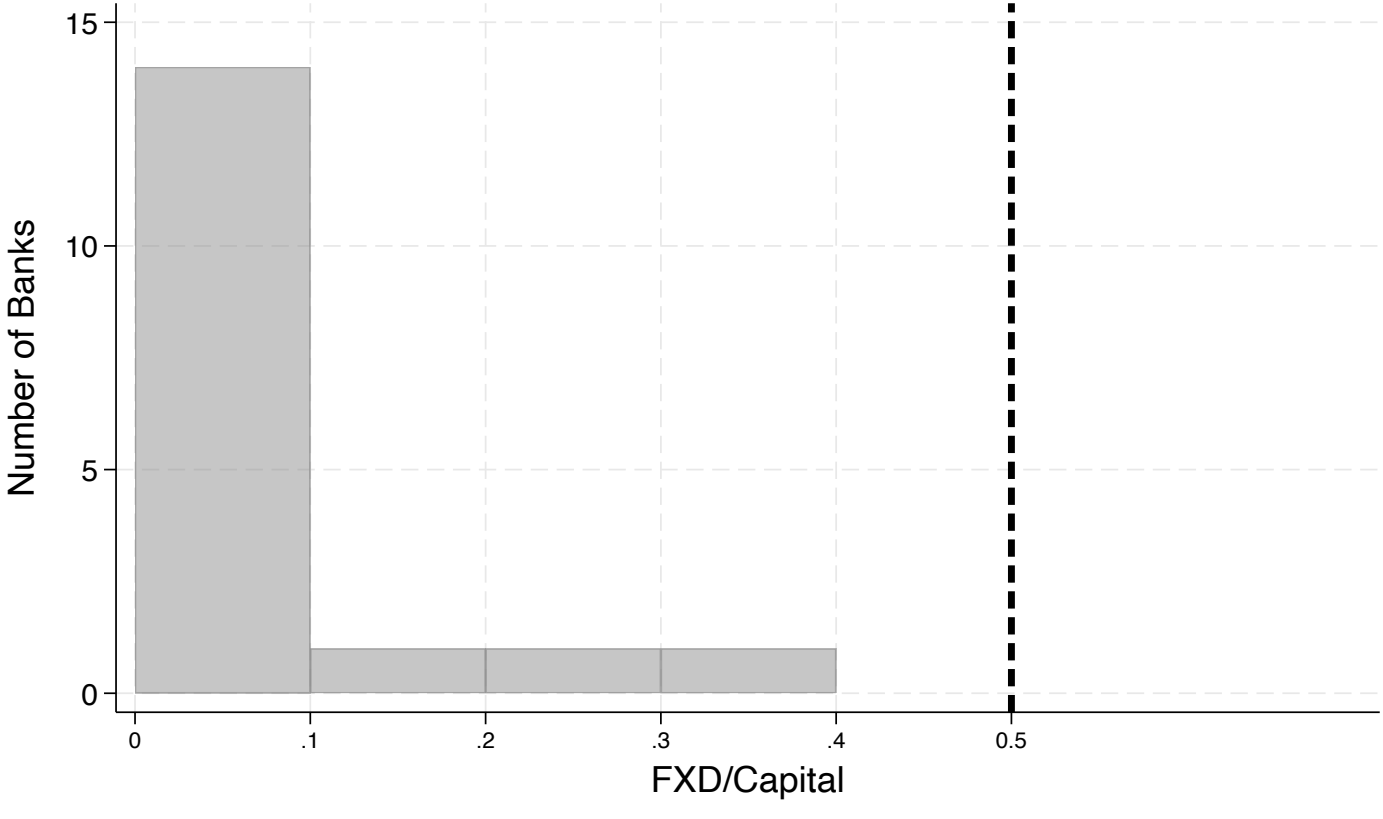
15
10
5
0
Number of Banks
0
.1
.2
.3
.4
0.5
FXD/Capital